

In re:
Stephen Todd Walker
Debtor

Case No. 20-13557-djb
Chapter 11

District/off: 0313-2
Date Rcvd: Aug 20, 2025

User: admin
Form ID: pdf900

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

Recip ID	Recipient Name and Address
db	+ Stephen Todd Walker, 611 Rose Lane, Bryn Mawr, PA 19010-3644
aty	+ SMITH KANE HOLMAN LLC, 112 Moores Road Ste 300, Malvern, PA 19355-1002
acc	Beucler, Kelly & Irwin, Ltd., 125 Strafford Avenue, Suite 116, Wayne, PA 19087-3388
r	+ Damon Michels, Fox & Roach Realtors, 854 Montgomery Avenue, Narberth, PA 19072-1939
cr	John E. Schade, 1020 Rickerts Road, Hilltown, PA 18927
NONE	Marilyn E., 1020 Rickerts ROad, Hilltown, PA 18927
cr	Marilyn Schade, 1020 Rickerts Road, Hilltown, PA 18927
cr	+ Sidkoff, Pincus & Green, P.C., Sidkoff, Pincus & Green, P.C., 1101 Market Street, 27th Floor, Phila., PA 19107-2927
14536063	BANK OF AMERICA, N.A., c/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14571808	+ Bank of America, N.A., c/o Andrew Spivack, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14534510	+ Business Consulting Group, LLC, 10 Brook Street, Westwood, MA 02090-3414
14802697	+ Commonwealth of Pennsylvania Department of Revenue, C/O Christopher R. Momjian, Office of Attorney General, The Phoenix Building, 1600 Arch Street, Suite 300 Philadelphia, PA 19103-2016
14534511	+ Deborah Zitomer, Esquire, L.L.C., 11 E. Airy Street, Norristown, PA 19401-4815
14534512	+ Debra G. Speyer, Esquire, 1515 Market Street, Suite 1200, Philadelphia, PA 19102-1932
14566592	+ Denise Kuhn, SDAG, PA Office of Attorney General, 1600 Arch Street, Suite 300, Phila., PA 19103-2016
14563161	+ Dorothy Schade Walker, c/o Matthew A. Hamermesh, Esquire, One Logan Square, 27th Floor, Philadelphia, PA 19103-6910
14540109	+ Dorothy Walker, c/o Matthew A. Hamermesh, Esq. One Logan Square, 27th Floor, Philadelphia, PA 19103-6910
14534514	+ Dorothy Walker, c/o Helen Casale, Esquire, 401 DeKalb Street, 4th Floor, Norristown, PA 19401-4909
14534515	+ Erik L. Coccia, Esquire, Christie Callahan Comerford, Esquire, Dilworth Paxson, LLP, 1500 Market Street, Suite 3500 E, Philadelphia, PA 19102-2100
14534516	+ Gary Green, Esq., Larry M. Keller, Esq., Samantha F. Green, Esq., Sidkoff, Pincus & Green, P.C., 1101 Market Street, Suite 2700, Philadelphia, PA 19107-2927
14539879	HSBC BANK USA,NATIONAL ASSOCIATION AS TRUSTEE FOR, c/o Jerome B. Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14569688	+ HSBC Bank USA, National Association et al, C/O Andrew Spivack, Esq, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14534517	+ Haines & Associates, 1339 Chestnut Street, Suite 530, Philadelphia, PA 19107-3519
14534519	#+ Ira Glauber, Esquire, Dilworth Paxson, LLP, 99 Park Avenue, Suite 320, New York, NY 10016-1363
14539409	+ John E. Schade, Marilyn Schade, c/o Karin Corbett, Esq., 401 Plymouth Road, Ste 100, Plymouth Meeting, PA 19462-1651
14539616	+ John E. Schade & Marilyn Schade, c/o JOSHUA C. QUINTER, Esquire, Offit Kurman, P.C., 401 Plymouth Road Suite 100, Plymouth Meeting, PA 19462-1651
14534520	John and Marilyn Schade, 1020 Rickerts Road, Hilltown, PA 18927
14534521	+ Joshua C. Quinter, Esquire, Karin Corbett, Esquire, Kathryn Pettit, Esquire, 401 Plymouth Rd., Suite 100, Plymouth Meeting, PA 19462-1651
14534522	+ Lower Merion Township, 75 E. Lancaster Avenue, Ardmore, PA 19003-2300
14534523	+ Montgomery County Tax Claim Bureau, One Montgomery Plaza, Suite 600, Norristown, PA 19401-4851
14534524	+ Morgan Stanley Smith Barney LLC, 2000 Westchester Avenue, Purchase, NY 10577-2539
14562271	+ Morgan Stanley Smith Barney LLC, c/o Dilworth Paxson LLP, 99 Park Avenue, Suite 320, New York, NY 10016-1363
14536535	+ Morgan Stanley Smith Barney, LLC, c/o Erik L. Coccia, Esq., 1500 Market Street, Ste 3500E, Philadelphia, PA 19102-2101
14536567	+ Morgan Stanley Smith Barney, LLC, c/o Yonit A. Caplow, Esq., 1500 Market Street, Ste 3500E, Philadelphia, PA 19102-2101
14534525	+ Nancy Walker, 840 Montgomery Avenue, Apartment 802, Bryn Mawr, PA 19010-3332
14560222	+ Noone & Borger LLC, 32 South Church Street, West Chester, PA 19382-3221
14534526	+ Noone & Borger, LLC, c/o Matthew J. Borger, Esq., 32 S. Church Street, West Chester, PA 19382-3221
14549729	+ PNC BANK, NATIONAL ASSOCIATION, C/O Rebecca A. Solarz, Esq., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

District/off: 0313-2

User: admin

Page 2 of 5

Date Recd: Aug 20, 2025

Form ID: pdf900

Total Noticed: 70

14534531	+ RBC, 60 South 6th Street, Minneapolis, MN 55402-1125
14550365	+ Sidkoff, Pincus & Green, P.C., 1101 Market Street, Suite 2700, Philadelphia, PA 19107-2927
14534533	+ Sidkoff, Pincus & Green, P.C., c/o Larry M. Keller, Esq., 1101 Market Street, Ste 2700, Philadelphia, PA 19107-2927
14891403	+ Stephen Todd Walker, C/O Nicholas M. Engel, Esquire, SMITH KANE HOLMAN, LLC, 112 Moores Road, Suite 300, Malvern, PA 19355-1002
14571606	+ Wells Fargo Bank, N.A., c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14534535	+ Winget, Spadafora & Schwartzberg, LLP, attention: Denis Dice, 1528 Walnut Street, Suite 1502, Philadelphia, PA 19102-3611

TOTAL: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 21 2025 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Aug 21 2025 00:08:00	United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
NONE	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 21 2025 00:08:00	Commonwealth of Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14545668	Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:25:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14534507	+ Email/PDF: bncnotices@becket-lee.com	Aug 21 2025 00:14:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14534508	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 21 2025 00:08:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14550353	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 21 2025 00:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14534509	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 21 2025 00:08:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14535049	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Aug 21 2025 00:08:00	Dave P. Adams, Office of the United States trustee, 200 Chestnut Street, Suite 502, Philadelphia, Pennsylvania 19106-2908
14558799	Email/Text: mrdiscen@discover.com	Aug 21 2025 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
14534513	+ Email/Text: mrdiscen@discover.com	Aug 21 2025 00:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14550377	+ Email/Text: nsm_bk_notices@mrc cooper.com	Aug 21 2025 00:08:00	Goldman Sachs Mortgage Company, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14550746	Email/Text: nsm_bk_notices@mrc cooper.com	Aug 21 2025 00:08:00	Goldman Sachs Mortgage Company, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14545100	Email/Text: BKEBN-Notifications@ocwen.com	Aug 21 2025 00:08:00	HSBC BANK USA, NATIONAL ASSOCIATION et al, PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14547704	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 21 2025 00:08:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
14569689	+ Email/Text: BKEBN-Notifications@ocwen.com	Aug 21 2025 00:08:00	PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, New Jersey 08054-4624
14562478	Email/Text: Bankruptcy.Notices@pnc.com	Aug 21 2025 00:08:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14534530	Email/Text: Bankruptcy.Notices@pnc.com	Aug 21 2025 00:08:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401

District/off: 0313-2

User: admin

Page 3 of 5

Date Recd: Aug 20, 2025

Form ID: pdf900

Total Noticed: 70

14534527	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 21 2025 00:08:00	Pennsylvania Department of Revenue, Dept 280948, Harrisburg, PA 17128-0001
14563712	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 21 2025 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14534528	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 21 2025 00:08:00	Pennsylvania Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0001
14534529	+ Email/Text: BKEBN-Notifications@ocwen.com	Aug 21 2025 00:08:00	Phh Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14534532	+ Email/Text: nsm_bk_notices@mcooper.com	Aug 21 2025 00:08:00	Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004
14571607	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 21 2025 00:24:52	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
14538004	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 21 2025 00:24:42	Wells Fargo Bank, N.A., MAC N9286-01Y, P O Box 1629, Minneapolis MN 55440-1629
14534534	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 21 2025 00:25:01	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Noone & Borger, LLC, 32 South Church Street, West Chester, PA 19382-3221
cr	*+	WELLS FARGO BANK, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14534518	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue, Insolvency Unit, 600 Arch Street, Philadelphia, PA 19106

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2025 at the address(es) listed below:

Name	Email Address
------	---------------

ANDREW L. SPIVACK

on behalf of Creditor HSBC Bank USA National Association et al andrew.spivack@brockandscott.com,
wbecf@brockandscott.com

District/off: 0313-2

User: admin

Page 4 of 5

Date Recd: Aug 20, 2025

Form ID: pdf900

Total Noticed: 70

ANDREW L. SPIVACK

on behalf of Creditor WELLS FARGO BANK N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com

ANDREW L. SPIVACK

on behalf of Creditor BANK OF AMERICA N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com

ANDREW L. SPIVACK

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR SEQUOIA MORTGAGE TRUST 2007-2 andrew.spivack@brockandscott.com, wbefcf@brockandscott.com

CHRISTOPHER R. MOMJIAN

on behalf of Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov

DAVE P. ADAMS

on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov

DAVID B. SMITH

on behalf of Attorney SMITH KANE HOLMAN LLC dsmith@skhlaw.com b.dr70286@notify.bestcase.com

DAVID B. SMITH

on behalf of Defendant Stephen Todd Walker dsmith@skhlaw.com b.dr70286@notify.bestcase.com

DAVID B. SMITH

on behalf of Debtor Stephen Todd Walker dsmith@skhlaw.com b.dr70286@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmillawgroup.com

ERIK L. COCCIA

on behalf of Creditor Morgan Stanley Smith Barney LLC ecoccia@dilworthlaw.com

IRA A. GLAUBER

on behalf of Creditor Morgan Stanley Smith Barney LLC iglauber@dilworthlaw.com

JEROME B. BLANK

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR SEQUOIA MORTGAGE TRUST 2007-2 jblank@pincuslaw.com, mmorris@pincuslaw.com

JOHN HENRY SCHANNE

on behalf of U.S. Trustee United States Trustee John.Schanne@usdoj.gov

JOSHUA C. QUINTER

on behalf of Plaintiff John E. Schade jquinter@offitkurman.com tkerns@offitkurman.com

JOSHUA C. QUINTER

on behalf of Creditor Marilyn Schade jquinter@offitkurman.com tkerns@offitkurman.com

JOSHUA C. QUINTER

on behalf of Creditor John E. Schade jquinter@offitkurman.com tkerns@offitkurman.com

JOSHUA C. QUINTER

on behalf of Plaintiff Marilyn Schade jquinter@offitkurman.com tkerns@offitkurman.com

KARIN CORBETT

on behalf of Creditor Marilyn Schade kcorbett@offitkurman.com cballasy@offitkurman.com;maleeah.casey@offitkurman.com

KARIN CORBETT

on behalf of Creditor John E. Schade kcorbett@offitkurman.com cballasy@offitkurman.com;maleeah.casey@offitkurman.com

KARIN CORBETT

on behalf of Marilyn E. kcorbett@offitkurman.com cballasy@offitkurman.com;maleeah.casey@offitkurman.com

KARIN CORBETT

on behalf of Plaintiff John E. Schade kcorbett@offitkurman.com cballasy@offitkurman.com;maleeah.casey@offitkurman.com

KARIN CORBETT

on behalf of Plaintiff Marilyn Schade kcorbett@offitkurman.com cballasy@offitkurman.com;maleeah.casey@offitkurman.com

KATHRYN ELIZABETH PETTIT

on behalf of Plaintiff Marilyn Schade kathryn.pettit@thompsonhine.com ecfdocket@thompsonhine.com

KATHRYN ELIZABETH PETTIT

on behalf of Plaintiff John E. Schade kathryn.pettit@thompsonhine.com ecfdocket@thompsonhine.com

LARRY M. KELLER

on behalf of Creditor Sidkoff Pincus & Green, P.C. lmk@sidkoffpincusgreen.com

MARIO J. HANYON

on behalf of Creditor BANK OF AMERICA N.A. wbefcf@brockandscott.com, mario.hanyon@brockandscott.com

MATTHEW A. HAMERMESH

on behalf of Interested Party Dorothy Walker mhamermesh@hangley.com
ecffilings@hangley.com;kem@hangley.com;mjl@hangley.com

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: Aug 20, 2025

Form ID: pdf900

Total Noticed: 70

MATTHEW J. BORGER

on behalf of Creditor Noone & Borger LLC matt@nooneborger.com

MICHELLE L. MCGOWAN

on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY mimcgowan@raslg.com

NICHOLAS M. ENGEL

on behalf of Debtor Stephen Todd Walker nengel@skhlaw.com

Richard E Furtek

rfurtek@furtekassociates.com cref11@trustesolutions.net

Richard E Furtek

on behalf of Trustee Richard E Furtek rfurtek@furtekassociates.com cref11@trustesolutions.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

YONIT A. CAPLOW

on behalf of Creditor Morgan Stanley Smith Barney LLC YCaplow@nylag.org,
ctomlin@dilworthlaw.com;mdolan@dilworthlaw.com

TOTAL: 35

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: §
§ CHAPTER 11
§
STEPHEN TODD WALKER. § CASE NO. 20-13557-DJB
§
§
DEBTOR. §
§
§

**NOTICE OF MOTION, RESPONSE DEADLINE
AND IN-PERSON HEARING DATE**

*Motion of the United States Trustee to Dismiss Debtor's Case or Convert to
Chapter 7 for Failure To File Post-Confirmation Distribution Reports*

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney).

1. **If you do not want the court to grant the relief sought in the Motion** or if you want the court to consider your views on the Motion, then on or before **September 3, 2025** you or your attorney must file a response to the Motion. (*see Instructions on next page*).
2. A hearing on the Motion is scheduled to be held on **September 9, 2025 at 1:00 p.m.** both by **Zoom video conference (ZOOMGOV.COM with JOIN Meeting ID: 161 0657 4791)** and in-person at the **United States Bankruptcy Court, Robert N.C. Nix Sr. Federal Building 900 Market Street, Courtroom #2 Philadelphia, PA 19107**. Unless the court orders otherwise, the hearing on this contested matter will be an evidentiary hearing. Requests for participation other than in person must be made pursuant to Local Bankruptcy Rule 9076-1.
3. **If you do not file a response to the Motion**, the court may cancel the hearing and enter an order granting the relief requested in the Motion.
4. You may contact the Bankruptcy Clerk's Office for Philadelphia cases at (215) 408-2800 and for Reading cases at 610-208-5040 to find out whether the hearing has been canceled because no one filed a response.
5. If a copy of the Motion is not enclosed, a copy of the Motion will be provided to you if you request a copy from the attorney whose name and address is listed on the next page of this Notice.

Filing Instructions

1. If you are required to file documents electronically by Local Bankruptcy Rule 5005-2, you must file your response electronically.
2. If you are not required to file electronically, you must file your response at

**United States Bankruptcy Court
Eastern District of Pennsylvania
Robert N.C. Nix Sr. Federal Building
900 Market Street, Suite 400
Philadelphia, PA 19107
Telephone: (215)408-2840**

3. If you mail your response to the Bankruptcy Clerk's Office for filing, you must mail it early enough so that it will be received on or before the date stated in Paragraph 2 on the previous page of this Notice.
4. On the same day that you file or mail your Response to the Motion, you must mail or deliver a copy of the Response to the movant's attorney:

By: /s/ John Schanne
John Schanne, Trial Attorney
Office of The United States Trustee
Robert NC Nix, Sr. Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
Phone: 202.934.4154
John.Schanne@usdoj.gov

Date: August 20, 2025